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PATENT NUMBER

U.S. **UTILITY** Patent Application

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Method and system for determining personal characteristics of an individaul or group and using same to provide personalized advice or services

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TERMINAL DISCLAIMER	DRAWINGS			CLAIMS ALLOWED		
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he information disclosed herein may be restri ossession outside the U.S. Patent & Tradema: m PTO-438A	cted. Unauthorized dis	closure may be pro	hibited by the Unit	ed States Code Title 25	Carlla	
m PTO-436A v. 6/99)	TOSTICION ID	aumonzed employe	es and contractors	s only.	Sections 122, 181 and 368.	
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